Case 15-09170 Doc 1 Filed 03/16/15 Entered 03/16/15 09:42:42 Desc Main

B1 (	Official Form 1) (04					cument		Page	1 of 47	7					
			ITED STATES ITHERN Dis					J			VOL	UNTARY PI	ETITI(	ON	
	ne of Debtor (if inc					10		Name of	f Joint Debt	tor (Spoi	ıse) (Last, First	t, Middle):			
All	Other Names used	by the Debtor i	n the last 8 ye	ars		····		N/A All Othe	r Names us	sed by th	e Joint Debtor	in the last 8 vi	ears		
	lude married, maid arren	en, and trade na	ames):					(include	married, ma	aiden, a	nd trade names	):	Jul 3		
	t four digits of Soc.	Sec or Individ	lual Taynayar	ID (ITB	N/Com	nlete EDI		N/A							
(if i	nore than one, state 77	all):			N)/Com	piete EHN		(if more N/A	than one, st	tate all):				-	te EIN
1	et Address of Debt 30 S Yates Blvd		eet, City, and	State):				i i	ddress of Jo	oint Debi	tor (No. and Str	reet, City, and	State):		
	icago IL	•						N/A							
Cas		64 8	1.50		ZIP C	ODE 60617								CODE	
Co	nty of Residence of ok							County o	of Residence	e or of the	ne Principal Pla	ace of Busines	S:		
3	ling Address of De	btor (if differen	t from street a	ddress):				Mailing	Address of .	Joint De	btor (if differer	nt from street	address	s):	
30	110														
	W				ZIP CO								ZIP (	CODE	
Loc N/	ation of Principal A	ssets of Busine	ss Debtor (if o	lifferent fi	rom stre	et address abo	ve):						tro c	NO. DE	
	(For	Type of Debtor			T		of	Business			Chapter of B			ider Wh	ich
		m of Organizat Check <b>one</b> box.			(Che	ck one box.)					the Petiti	on is Filed (C	heck o	ne box.)	
Ø	Individual (includ	les Joint Debtor	·s)		18	Health Care I Single Asset			lefined in		Chapter 7 Chapter 9	☐ Cl	apter 1	5 Petitic	on for
	See Exhibit D on p Corporation (incli	page 2 of this fo	orm.		11 U.S.C. § 101(5				Chapter 11 Main Proceedi				ceeding	-	
	Partnership Other (If debtor is			ahaale	Stockbroker Commodity Broke				Z	Chapter 12 Chapter 13	Re	cogniti	5 Petition of a I	Poreign	
td	this box and state			, CHECK	팀	Clearing Bank		er				No	nmain	Proceed	ing
	Cha	apter 15 Debto	rs	· · · · · · · · · · · · · · · · · · ·	<del>                                      </del>	Other Tax-Ex	emp	ot Entity				Nature of De	hts		
Cou	ntry of debtor's cen	ter of main inte	erests:			(Check box	κ, if	applicable.	)		ebts are primar	(Check one b	ox.)	Debts ar	_
Each	country in which a	foreign procee	ding by regar	ding or	Debtor is a tax-exe under title 26 of th		empt organization		de	ebts, defined in	11 U.S.C.		primaril:	y	
agai	nst debtor is pendin	g:	чинд оу, года	unig, or		Code (the Inte				in	101(8) as "incu dividual prima	rily for a		business	debts.
											ersonal, family, ousehold purpo				
		Filing Fe	e (Check one	oox.)				Check on	ie box:		Chapter 11 1	Debtors			
	Full Filing Fee atta	ached.						☐ Deb	otor is a sma	all busine	ess debtor as de	efined in 11 U	.S.C. §	101(511	D).
Ø	Filing Fee to be pa signed application	rid in installmen	nts (applicable	to individ	duals on	ly). Must attac	ch	( 101(31b).						,51D).	
	unable to pay fee e	except in install	ments. Rule 1	006(b). S	s mai me See Offi	cial Form 3A.		Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to							
	Filing Fee waiver	requested (appl	icable to chap	ter 7 indiv	viduals o	only). Must		insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).							
	attach signed appli	cation for the c	ourt's conside	ration, Se	ee Offic	ial Form 3B.		Check all applicable boxes:							
								🕡 A pl	an is being	filed wi	th this petition. were solicited	prepatition for	om ona		ologon
Stati	stical/Administrat	ive Informatio	n					of c	reditors, in a	accordar	nce with 11 U.S	S.C. § 1126(b)			
				1- 6 10-4	71 41									IS SPACE URT USE	
	Debtor estima	ates that funds vates that, after a	ny exempt pro	perty is e.	ribution excluded	to unsecured of and administra	redi ative	itors. e expenses j	paid, there v	will be n	o funds availab	ole for	中		_2
Estin	distribution to ated Number of Cr	o unsecured cre editors	ditors.	····						···		1	型		
<b>Z</b> 1-49	□ 50-99	□ 100-199	200-999	1,000-		5,001-		.001-	□ 25,001-		<u></u>	Ö Q	K	<b>*</b>	E ST.
		.00 132	200 ),,	5,000		10,000		,000	50,000		50,001- 100,000	Over 100,000	P	MAR	N DI
Estin	ated Assets		П	[]			r-1						S	6	UNITED STATES BANKRUPT NORTHERN DISTRICT OF
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,0		\$10,000,001		0,000,001	□ \$100,000,		L.J \$500,000,001	More than	ŒΑ	2015	음
\$50,0		\$500,000	to \$1 million	to \$10 million		to \$50 million		\$100 Ilion	to \$500 million		o \$1 billion	\$1 billion		ರಾ	
Estim	ated Liabilities											Ū	ر ا		TCY COURT
\$0 to \$50,0	\$50,001 to	\$100,001 to	\$500,001	\$1,000,0	001	\$10,000,001		,000,001	\$100,000,0	,001	] \$500,000,001	∐ More than	異		SE
φυ <b>0,</b> 0	00 \$100,000	\$500,000	to \$1 million	to \$10 million		to \$50 million		\$100 Jion	to \$500	t	o \$1 billion	\$1 billion	^		1

Case 15-09170 Doc 1 Filed 03/16/15 Entered 03/16/15 09:42:42 Desc Main B1 (Official Form 1) (04/13) Page 2 of 47 Document Page 2 Voluntary Petition Name of Debtor(s): Gary Adrianne D (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet. Location Case Number: N/A Date Filed: Where Filed: Location Case Number Date Filed: N/A Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number Date Filed: District Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. N/A Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

of the petition.

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Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): Gary Adrianne D
	7MA \$10MAA
Signature(s) of Debtor(s) (Individual/Joint)	
I declare under penalty of perjury that the information provided in this petition is trand correct.  [If petitioner is an individual whose debts are primarily consumer debts and he chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, or 13 of title 11, United States Code, understand the relief available under each su chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] have obtained and read the notice required by 11 U.S.C. § 342(b).	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
I request relief in accordance with the chapter of title 11, United States Coc specified in this petition.  X Signature of Debtor	order granting recognition of the foreign main proceeding is attached.  X N/A
, , , , , , , , , , , , , , , , , , ,	(Signature of Foreign Representative)
x N/A	N/A
Signature of Joint Debtor (773)612-3345	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	1
03/16/2015 Date	Date
Date Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
ANIA	
X N/A Signature of Attorney for Debtor(s) N/A	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information
Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or
N/A Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor
N/A	notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address N/A	N/A
N/A Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
	rimed Name and title, it any, or bathoupley retition rieparei
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	N/A
I declare under penalty of perjury that the information provided in this petition is tru and correct, and that I have been authorized to file this petition on behalf of the debtor.	B N/A
The debtor requests the relief in accordance with the chapter of title 11, United State Code, specified in this petition.	x N/A Signature
x N/A	Date
Signature of Authorized Individual	
N/A Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
N/A	partner whose Social-Security number is provided above.
Title of Authorized Individual  Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
	individual.  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Gary Adrianne D	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: \

Date: 03/16/2015

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B 6 Summary (Official Form 6 - Summary) (12/14)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re_Gary Adrianne D,	Case No.
Debtor	
	Chapter 13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	yes	1	\$ 60,384.00		
B - Personal Property	yes	3	\$ 5,527.00		
C - Property Claimed as Exempt	yes	2			
D - Creditors Holding Secured Claims	yes	1		\$ 174,711.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	yes	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	yes	9		\$ 28,279.00	
G - Executory Contracts and Unexpired Leases	yes	1			
H - Codebtors	yes	1			
I - Current Income of Individual Debtor(s)	yes	2			\$ 1,826.00
J - Current Expenditures of Individual Debtors(s)	yes	3			\$ 1,681.00
Υ	OTAL	25	s 65,911.00	s 202,990.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Gary Adrianne D

Debtor

Case No.

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 $\Box$  Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 1,826.00
Average Expenses (from Schedule J, Line 22)	\$ 1,681.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$ 501.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 114,327.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 28,279.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 142,606.00

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In re	Gary Adrianne D	Cara No
_	,	Case No.
	Debtor	(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
9030 S Yates Chicago IL 60617 debtor's(residence)	fee simple		60,384.00	174711,00
	Tot	al➤	60,384.00	

(Report also on Summary of Schedules.)

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<b>B6B (Official Form 6B) (12/07)</b>		Document	Page 9 of 47	

In re	Gary Adrianne D	Case No.
	Debtor	(If known)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash in wallet		70.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citibank checking account #8131		70.00 65.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		table/chairs(95)beds(250)dressers(80)sofa(125)tv's (200)stove/refrig(250)dishes(25)lamps(30)used value		1,055.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		bible(15)family pics(no cash value)cd's(45)hanging wall pictures(95) at flea market value		155.00
6. Wearing apparel.		normal wearing apparel(400)used store value		400.00
7. Furs and jewelry.		fur(150)rings(250)watch(35)at pawn shop value used		435.00
8. Firearms and sports, photographic, and other hobby equipment.		treadmill(100)bike(35)camera(45)at pawn shop value used		180.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

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In re Gary Adrianne D	
Debtor	Case No.
22000	(If known)

# SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2014 tax refund(EIC)		1,011.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

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Debtor

In re Gary Adrianne D

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Case No.		
	(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Toyota Camry in fair condition kbb.com replacement value		1,246.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		home computer(95)telephone(25)pawn shop value used		120.00
29. Machinery, fixtures, equipment, and supplies used in business.	×	, , , , , , , , , , , , , , , , , , ,		
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.		food(250)washer/dryer(225)microwave(35)dishes(30) snow blower(95)sewing mach(75)patio fum(80)used		790.00
		0continuation sheets attachedTotal>	-	\$ 5,527.00

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In re Gary Adrianne D ,	Case No.
Debtor	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
9030 S Yates Chicago IL (residence)	735-5/12-901	15,000.00	60,384.00
cash in wallet	735-5/12-1001(b)	70.00	70.00
Citibank checking account #8131	735-5/12-1001(b)	65.00	65.00
home furnishings and goods at used store value	735-5/12-1001(b)	1,055.00	1,055.00
bible/ cd's/ wall pictures at flea market value used	735-5/12-1001(b)	155.00	155.00
normal wearing apparel at used store prices	735-5/12-1001(a)	400.00	400.00
fur/ rings/ watch at pawn shop prices used	735-5/12-1001(b)	435.00	435.00
treadmill/ bike/ camera at pawn shop value used	735-5/12-1001(b)	180.00	180.00
2014 tax refund(EIC)	735-5/12-1001(g)(1)	1,011.00	1,011.00
1999 Toyota Camry in fair cond. kbb.com value	735-5/12-1001(c)	2,400.00	1,246.00
home computer/ telephone at pawn shop value used	735-5/12-1001(b)	120.00	120.00

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Debtor			(If ki	nown)
In re Gary Adrianne D		<b>9</b>	Case No.	
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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims	the exemption	s to which	debtor is	entitled under:
(Check one bo	x)			

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

Cont wenten

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	CURRENT VALUE OF VALUE OF PROPERTY CLAIMED WITHOUT DEDUCTING EXEMPTION EXEMPTION			
other personal property at used store value	735-5/12-1001(b)	790.00	790.00		

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

In re Gary Adrianne D	Case No.
Debtor	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND DATE CLAIM WAS UNLIQUIDATED AMOUNT OF CLAIM UNSECURED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED, WITHOUT PORTION, IF DISPUTED INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER OF COLLATERAL AND (See Instructions Above.) DESCRIPTION AND VALUE OF **PROPERTY** SUBJECT TO LIEN ACCOUNT NO.1725XXXXXXXX 05/2006 Mortgage Seterus 9030 S Yates blvd 14523 SW Millikan Way Chgo. IL 60617 174,711.00 114,327.00 Beaverton OR 97005 (debtor residence) VALUE \$ 60,384.00 ACCOUNT NO.1725XXXXXXX 05/2006 Mortgage Seterus 9030 S Yates blvd P O Box 2008 Chgo. IL 60617 0.00 0.00 Grand Rapids MI 49501 notice only VALUE \$ ACCOUNT NO. **VALUE \$** Subtotal > continuation sheets \$ \$ (Total of this page) attached Total ▶ \$ \$ 174,711.00 114,327.00 (Use only on last page) (Report also on Summary of (If applicable, report

Schedules.)

also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

Contributions to employee benefit plans

In re Gary Adrianne D	Case No.
Debtor	(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all rs

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtor with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 8 507(a)(4)

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

st Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Gary Adriar	nne D	Case No	
	Debtor	(1	if known)
Certain farmers an	d fishermen		
Claims of certain farm	ers and fishermen, up to \$6,150* per farmer	r or fisherman, against the debto	or, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individ	uals		
Claims of individuals that were not delivered o	up to \$2,775* for deposits for the purchase, or provided. 11 U.S.C. § 507(a)(7).	lease, or rental of property or so	ervices for personal, family, or household use,
☐ Taxes and Certain (	Other Debts Owed to Governmental Unit	s	
Taxes, customs duties,	and penalties owing to federal, state, and lo	ocal governmental units as set for	orth in 11 U.S.C. § 507(a)(8).
Commitments to M	aintain the Capital of an Insured Deposit	ory Institution	
Claims based on comm Governors of the Federal § 507 (a)(9).	itments to the FDIC, RTC, Director of the C Reserve System, or their predecessors or st	Office of Thrift Supervision, Couccessors, to maintain the capital	omptroller of the Currency, or Board of all of an insured depository institution. 11 U.S.C.
Claims for Death or	Personal Injury While Debtor Was Into	xicated	
Claims for death or per drug, or another substance	sonal injury resulting from the operation of e. 11 U.S.C. § 507(a)(10).	a motor vehicle or vessel while	the debtor was intoxicated from using alcohol, a
' Amounts are subject to adjustment.	adjustment on 4/01/16, and every three yea	rs thereafter with respect to cas	es commenced on or after the date of

0 continuation sheets attached

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In re	Gary Adrianne D	Case No.	
	Debtor	(if known)	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CODEBTOR CONTINGENT **MAILING ADDRESS** INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 2689XXXXXXXXXXXX 03/2015 297.00 credit use **ADT Security Services** 3190 S Vaughn Way Aurora CO 80014 ACCOUNT NO. 3772XXXXXXXXXXX 03/2015 382.00 credit use AT&T/ Wireless 208 South Akard St Dallas TX 75202 ACCOUNT NO. 7987XXXXXXXXX 03/2015 69.00 credit use AT&T/ U-verse 208 South Akard St Dallas TX 75202 ACCOUNT NO. 059 7XXXXXXXXXX 03/2015 14.00 credit use 208 South Akard St Dallas TX 75202 \$ 762.00 Subtotal➤ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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In re Gary Adrianne D ,	Case No.
Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3668XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			05/2006 notice only				0.00
ACCOUNT NO. 8093XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			10/2011 credit use				142.00
ACCOUNT NO. 2184XXXXXXXXXXX  Chase Card P O Box 15298 Wilmington DE 19850			12/1998 credit use				21,879.00
ACCOUNT NO. 2177XXXXXXXXXX  ChexSystems 7805 Hudson Rd Ste 100 Woodbury MN 55125			03/2015 notice only				0.00
ACCOUNT NO. 7 319XXXXXXXXXX  Comcast P O Box 3002  Southeastern PA 19398			03/2015 credit use				168.00
Sheet no. 1 ofcontinuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					otal≯	\$ 22189.00	
Total (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					ıle F.) istical	\$	

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In re Gary Adrianne D	Case No.
Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0434XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			04/2012 credit use				350.00
ACCOUNT NO. 2177XXXXXXXXXX Equifax P O Box 740241 Atlanta GA 30374			03/2015 notice only				0.00
ACCOUNT NO. 2177XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			03/2015 notice only				0.00
ACCOUNT NO. 2177XXXXXXXXXX  FDCS/ Citi Merchant SVC 4000 Coral Ridge Dr Coral Springs FL 33065			07/2013 notice only				0.00
ACCOUNT NO. 7843XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		***************************************	08/1998 notice only				0.00
Sheet no_2 ofcontinuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						otal⊁	\$ 350.00
Total ➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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In re Gary Adrianne D	Case No.
Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2177XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			medical				99.00
ACCOUNT NO. 2177XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			medical				56.00
ACCOUNT NO. 9293XXXXXXXXXX  Macys/DSNB P O Box 8218 Mason OH 45040			11/2000 credit use				467.00
ACCOUNT NO. 9293XXXXXXXXXXX  Macys/DSNB P O Box 17759 Clearwater FL 33762			11/2000 notice only				0.00
ACCOUNT NO. 1537XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		THE RESERVE AND ADDRESS OF THE PERSON OF THE	08/2014 credit use		-		1,928.00
Sheet no. 3 ofcontinuation sheets attached to Schedule of Creditors Holding Unsecured  Nonpriority Claims						otal≯	\$ 2550.00
Total➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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In re	Gary Adrianne D	Case No.
	Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0650XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			12/2013 credit use				721.00
ACCOUNT NO. 4406XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			05/2012 credit use				539.00
ACCOUNT NO. 078-0XXXXXXXXXX  The YMCA/ South Chicago YMCA 3039 E 91st St Chicago IL 60617			03/2015 credit use				114.00
ACCOUNT NO. 2177XXXXXXXXXX  TransUnion P O Box 1000 Chester PA 19022			03/2015 notice only				0.00
ACCOUNT NO. 8335XXXXXXXXXXX Univ. of Chicago Physicians Group P O Box 75307 Chicago IL60675			12/2014 medical				14.00
Sheet no. 4 of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							\$ 1388.00
Total➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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In re Gary Adrianne D	Case No.
Debtor	(if known)

	· · · · · ·	·					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8125XXXXXXXXXX		ļ	12/2014				44.00
Univ. of Chicago Physicians Group P O Box 75307 Chicago IL60675			medical				
ACCOUNT NO. 9678XXXXXXXXXXXX			12/2014				
Univ. of Chicago Physicians Group P O Box 75307 Chicago IL60675			medical				44.00
ACCOUNT NO. 5453XXXXXXXXXX			08/2014-12/2014				0.00
Univ. of Chicago Physicians Group P O Box 75307 Chicago IL60675			notice only				0.00
ACCOUNT NO. 2491XXXXXXXXXX			08/2014				42.00
University of Chicago Medicine 15965 Collections Center Dr Chicago IL 60693	- Tanaharan		medical				42.00
ACCOUNT NO. 8350XXXXXXXXXX			09/2014				19.00
University of Chicago Medicine 15965 Collections Center Dr Chicago IL 60693	T AND THE STATE OF	**************************************	medical				13.00
Sheet no. 5 of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						otal≯	\$ 149.00
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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In re Gary Adrianne D	Case No.
Debtor	(if knewn)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3827XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			09/2014 notice only				0.00
ACCOUNT NO. 0368XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			09/2014 notice only				0.00
ACCOUNT NO. 6299XXXXXXXXX University of Chicago Medicine 15965 Collections Center Dr Chicago IL 60693			09/2014 notice only				0.00
ACCOUNT NO. 2277XXXXXXXXX  University of Chicago Medicine 15965 Collections Center Dr Chicago IL 60693			09/2014 medical				118.00
ACCOUNT NO. 2731XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			10/2014 medical				136.00
Sheet no. 6 ofcontinuation sheets attached to Schedule of Creditors Holding Unsecured  Nonpriority Claims  Subtotal \$ 254				\$ 254.00			
(Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							

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In re Gary Adrianne D	 Case No.	
Debtor	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0907XXXXXXXXXX University of Chicago Medicine 15965 Collections Center Dr Chicago IL 60693			11/2014 medical				50.00
ACCOUNT NO. 1164XXXXXXXXXXXX University of Chicago Medicine 15965 Collections Center Dr Chicago IL 60693			12/2014 medical				136.00
ACCOUNT NO. 8607XXXXXXXXXX University of Chicago Medicine 15965 Collections Center Dr Chicago IL 60693			12/2014 medical				105.00
ACCOUNT NO. 1289XXXXXXXXX  University of Chicago Medicine 15965 Collections Center Dr Chicago IL 60693			12/2014 medical		Wilder		136.00
ACCOUNT NO. 4377XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			03/2010 notice only				0.00
Sheet no. 7 ofcontinuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed I				Subte	otal≯	\$ 427.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				\$			

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In re Ga	ary Adrianne D	Case No.
	Debtor	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5899XXXXXXXXXX			medical				60.00
Chicago Family Health Center/ Thompson 9119 South Exchange Ave Chicago IL 60617							00.00
ACCOUNT NO. 2177XXXXXXXXXXX			09/2014				450.00
ARS/ Lukasz Pietka & Karol Pietka 9359 W 135th St Orland Park IL 60462			medical				150.00
ACCOUNT NO. 2177XXXXXXXXXX			09/2014				0.00
Karol Pietka 908 MacGregor Rd Lockport IL 60441			notice only				0.00
ACCOUNT NO.							
ACCOUNT NO.				w. i		- 1/1	
Sheet no. 8 ofcontinuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal \$ 210.00				\$ 210.00			
(Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							

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B6G (Official Form 6G) (12/07)

In re Gary Adrianne D Case No. (if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 15-09170 Doc 1 B6H (Official Form 6H) (12/07)		Entered 03/16/15 09:42:42 Page 27 of 47	Desc Main	
In re Gary Adrianne D	_	Casa No		

	Case No.
Debtor	
Debtoi	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

$   \overline{\mathbf{V}} $	Check	this	box	ìf	debtor	has	no	codebto	rs
L	CHECK	шнэ	OUX	11	OCULUI	11145	110	COUCOLO	i

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
i	

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Fill in this i	nformation to identify	your case:						
B.634	Adrianne D Gary							
Debtor 1	First Name	Middle Name	Last Name		-			
Debtor 2 (Spouse, if filing	N/A First Name	Middle Name	Last Name		_			
United States	Bankruptcy Court for the:	Northern District of Illinoi	s					
Case number (if known)					CI	heck if th	his is:	
L		· · · · · · · · · · · · · · · · · · ·				=	ended filing	
					<u></u>	A supr chapte	plement showing per 13 income as of	ost-petition the following date:
Official I	Form B 6I					MM / DD	) / YYYY	· ·
Sched	lule I: You	ır Income						12/13
If you are sep separate shee	rrect information, if year arated and your spoi	ossible. If two married peou are married and not fil use is not filing with you, a top of any additional page.	ing jointly, and y do not include in	/OUT Sp oforma	ouse is livin	ng with y	ou, include informa	tion about your spouse.
Part 1.	bescribe Employn	lent						
1. Fill in your information	r employment on.		Debtor 1		NAME:	NAME:	Debtor 2 or nor	n-filing spouse
attach a se	more than one job, eparate page with about additional	Employment status	Employed  Not emplo				Employed Not ample to	Annual Proposition and Annual Proposition (Company of the Company
	t-time, seasonal, or		Tot sinplo	, you			Not employe	u
Occupation or homema	n may Include student aker, if it applies.	Occupation						
		Employer's name				T	444 104 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	A section to the section of the sect
		Employer's address						
			Number Street	l .	1		Number Street	
			City	State	e ZiP Code		City	State ZIP Code
		How long employed the	re?	-				
Part 2:	Give Details About	Monthly Income						
spouse unie	ess you are separated.	the date you file this form						
below. If yo	u need more space, at	tach a separate sheet to thi	is form.	omiati	л тоган етр	ioyers ioi	i uiai person on the l	nes
					For Debt	tor 1	For Debtor 2 or non-filing spouse	•
<ol><li>List montl deductions</li></ol>	hly gross wages, sala s). If not paid monthly,	ry, and commissions (be calculate what the monthly	fore all payroll wage would be.	2.	s0	.00	\$	· ·
3. Estimate a	and list monthly over	time pay.		3.	+\$ 0	.00	+ \$	
4. Calculate	gross income. Add lir	ne 2 + line 3.		4.	\$ <u>0</u>	.00	\$	

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Debt	tor 1 Adrianne D Gary First Name Middle Name Last Name		С	ase number (i	(if known)
			Fo	r Debtor 1	For Debtor 2 or non-filing spouse
(	Copy line 4 here	<b>→</b> 4.	\$_	0.00	The state of the s
5. <b>L</b>	ist all payroll deductions:				
	5a. Tax, Medicare, and Social Security deductions	5a.	•	0.00	)
	5b. Mandatory contributions for retirement plans	5b.	\$_ \$	0.00	
	5c. Voluntary contributions for retirement plans	5c.	*_ \$	0.00	<u> </u>
	5d. Required repayments of retirement fund loans	5d.	્રુ_ \$	0.00	\$
	5e. Insurance	5u. 5e.		0.00	<b>3</b>
	5f. Domestic support obligations	5f.	\$_	0.00	Ψ
	5g. Union dues		\$_ r	0.00	<u> </u>
	-	5g.	\$		
	5h. Other deductions. Specify:	5h.	+ \$_	0.00	+ \$
6.	Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	0.00	\$
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	
8. 1.	ist all other income regularly received:				
i	8a. Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	424.00	
	8b. Interest and dividends	8b.	¢	0.00	•
ł	8c. Family support payments that you, a non-filing spouse, or a depende regularly receive		Ψ		Parant
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	<b>\$</b>
8	Bd. Unemployment compensation	8d.	\$	0.00	\$
1	8e. Social Security	8e.	\$	1,325.00	\$
ł	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Snap	ce 8f.	\$	77.00	\$
3	βg. Pension or retirement income	8g.	\$	0.00	\$
8	Bh. Other monthly income. Specify:	•	+ <sub>\$</sub>	0.00	+\$
	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.		,826.00	\$
10. <b>C</b> a	alculate monthly income. Add line 7 + line 9.  dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>1</u>	,826.00	+ \$ 0.00 = \$ 1.826.00
11. <b>S</b> i	tate all other regular contributions to the expenses that you list in Sched, clude contributions from an unmarried partner, members of your household, you her friends or relatives.		pende	nts, your roc	ommates, and
D	o not include any amounts already included in lines 2-10 or amounts that are n	not ava	ilable i	to pay expe	enses listed in Schedule J
_	pecify:				11. <b>+</b> \$ 0.00
12. <b>A</b> 0	dd the amount in the last column of line 10 to the amount in line 11. The r rite that amount on the Summary of Schedules and Statistical Summary of Ce	esult i rtain L	s the c	ombined mo	nonthly income.  ated Data, if it applies 12. \$ 1.826.00
					Combined
13. <b>D</b>	you expect an increase or decrease within the year after you file this fo No. Yes. Explain:	orm?	<del></del>	·	monthly income

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	Vicini de la vicini	errita in traditione de la companya			V V			
Fill	in this ir	formation to identify	your case:					
Debte	or 1	Adrianne D Gary	Middie Name		Check	if this is:		
Debte	or 2	N/A	мюске мате	Last Name			C1:	
(Spou	ise, if filing)	First Name	Middle Name	Last Name		amended t upplement	•	-petition chapter 13
Unite	d States	Bankruptcy Court for the:	Northern District of Illinoi	s			of the following	
Case (If kno	number				мм	/ DD / YYY	7	
<u>L`</u>	·							2 because Debtor 2
Offi	cial F	orm B 6J			mai	intains a se	eparate house	hold
Sc	hed	ule J: Yo	ur Expense	S				12/13
inform	nation. I own). An	f more space is need swer every question.	ed, attach another sheet t	ople are fili o this form	ing together, both are equa n. On the top of any addition	lly respons nal pages, v	ible for supply write your nam	ring correct ee and case number
Part	1:	Describe Your Hou	ısehold					
1. <b>is</b> th	nis a joir	nt case?						
27011444		to line 2.						
LJ`	Yes. Do	es Debtor 2 live in a s	separate household?					
		No Vec Debter 2 must file	e a separate Schedule J.					
			e a separate ochecule J.			······································		
Do r	not list D	e dependents? ebtor 1 and	☑ No ✓ Yes. Fill out this infor		Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	tor 2.		each dependent			MANAGE CAREE		No
Do r nam		the dependents'			son	<del></del> -	20	Yes
								□No
								Yes
						***************************************		No
								Yes
								No
								Yes
								No
expe	enses of	enses include f people other than I your dependents?	☑ No ☐ Yes			November 200		Yes
Part 2:	Est	timate Your Ongoi	ng Monthly Expenses					
expens		f a date after the ban			re using this form as a supental Schedule J, check the			
			-cash government assista					The Table Was
			led it on Schedule I: Your		•		Your exper	15es
		or home ownership eather the ground or lot.	xpenses for your residen	ce. Include	first mortgage payments and	4.	\$	962.00
lf n	ot inclu	ded in line 4:						0.00
4a.		state taxes				4a.	\$	0.00
4b.		ty, homeowner's, or re				4b.	\$	0.00
4c.		maintenance, repair, a				4c.	\$	40.00
4d.	Home	owner's association or	condominium dues			<b>4</b> d.	\$	0.00

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Debtor 1

Adrianne D Gary

First Name Middle Name Last Name Case number (if known)

			Your ex	penses
5	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6	. Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	90.00
	6b. Water, sewer, garbage collection	6b.	\$	35.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	190.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	
10.	Personal care products and services	10.	\$	
11,	Medical and dental expenses	11,	\$	
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$	90.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	
	15c. Vehicle insurance	15c.	\$	
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	
	17c. Other, Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19,	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	ome.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Adrianne	D Gary		0	Coop musels as an			
	First Name	Middle Name	Last Name		ase number (if known)	·		
21. <b>Oti</b>	ner. Specify:				21.	+\$	0.00	
		enses. Add lines 4 onthly expenses.	through 21.		22.	\$	1,681.00	
23. <b>Calc</b>	ulate your mon	thly net income.						
23a.	Copy line 12 ()	our combined mo	nthly income) from Schedul	e I.	23a.	\$	1,826.00	
23b.	Copy your mor	nthly expenses fro	n line 22 above.		23b.	- \$	1,681.00	
23c.		monthly expenses our <i>monthly net ind</i>	from your monthly income. come.		23c.	\$	145.00	
For€	example, do you	expect to finish pa	se in your expenses withi ying for your car loan within ase because of a modificati	the year or do you expec	et your			
VΝ		6 - C - C - C - C - C - C - C - C - C -	ase because of a modificati					
							1	

Official Form B 6J

Document

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In re Gary Adrianne D Debtor

Case No. (if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

my knowledge, information, and belief.	$\Lambda$
Date 03/16/2015	
Date	Signature: Vella Jang Debtor
Date	Signature: N/A
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
promulgated pursuant to 11 U.S.C. § 110(h) setting a mar	aptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum tor or accepting any fee from the debtor, as required by that section.
N/A	N/A
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, s. vho signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or parts
N/A	
ddress	
N/A	
Signature of Bankruptcy Petition Preparer	Date
ames and Social Security numbers of all other individua	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
more than one person prepared this document, attach a	ditional signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the pro $8$ U.S.C. $\S$ 156.	isions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. $\S$ 1
DECLARATION UNDER PEN	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
ALGEORISM FOLDING CALLE	ne president or other officer or an authorized agent of the corporation or a member or an authorized agent of [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets ( <i>Total shown on summary page plus 1</i> ), and that they are true and correct to the best of my
ate	\ \\\\\
ate	Signature: N/A
ate	N/Λ
ate	

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Gary Adrianne D		
Deploi	(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

\$1,120.00

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B7 (Official Form 7) (04/13)

## 2. Income other than from employment or operation of business State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **AMOUNT** SOURCE \$3,975.00 2015/YTD SSDI \$15900, 2014/YTD SSDI \$15600. 2013/YTD 3. Payments to creditors Complete a. or b., as appropriate, and c. a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600.

whether or not a joint petition is filed, unless the	e spouses are separated an	d a joint petition is not	filed.)
NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Seterus 14523 SW Millikan Way Beaverton OR 97005	11/2014	962.00	174,711.00

Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
		IKANSPERS	

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT

PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

4

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

CASE TITLE & NUMBER

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

TO DEBTOR, IF ANY

RELATIONSHIP

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

### 9. Payments related to debt counseling or bankruptcy

✓ INGILE

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

6

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY TO

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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B7 (Official Form 7) (04/13)

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS **ADDRESS** NATURE OF BUSINESS **BEGINNING AND** OF SOCIAL-SECURITY **ENDING DATES** Adrianne D OR OTHER INDIVIDUAL 9030 S Gary TAXPAYER-I.D. NO. Yates (ITIN)/ COMPLETE EIN Chgo IL 60617 2177 nurse 02/2014- present



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

B7 (Offi	cial Form 7) (04/13)						
None	c. List all firms or individuals v books of account and records of	who at the time of the commencement of the debtor. If any of the books of	ne commencement of this case were in possession of the of the books of account and records are not available, explain.				
	NAME		ADDRESS				
None	d. List all financial institutions, financial statement was issued b	creditors and other parties, includi y the debtor within <b>two years</b> imm	ng mercantile and trade agencies, to whom a lediately preceding the commencement of this case.				
	NAME AND ADDRESS		DATE ISSUED				
	20. Inventories						
None	a. List the dates of the last two itaking of each inventory, and the	nventories taken of your property, e dollar amount and basis of each in	the name of the person who supervised the overtory.				
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)				
None	b. List the name and address of in a., above.	the person having possession of the	e records of each of the inventories reported				
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS				
····	21 . Current Partners, Officers	, Directors and Shareholders					
None	<ul> <li>a. If the debtor is a partnership.</li> </ul>	hip, list the nature and percentage of	of partnership interest of each member of the				
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST				
None	<ul> <li>b. If the debtor is a corpor directly or indirectly owns, c corporation.</li> </ul>	ration, list all officers and directors controls, or holds 5 percent or more	of the corporation, and each stockholder who of the voting or equity securities of the				
	NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP				

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

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B7 (Official Form	7) (04/13)		11		
I declar and ar	are under penalty of perju ny attachments thereto an	ary that I have read the answers conta d that they are true and correct.	ined in the foregoing statement of financial affairs		
Date	03/16/2015	Signature of Debtor	aluan Dany		
Date		Signature of Joint Debtor (if any)	N/A		
	pleted on behalf of a partnersi				
I declar thereto	e under penalty of perjury that and that they are true and corr	I have read the answers contained in the for ect to the best of my knowledge, information	egoing statement of financial affairs and any attachments and belief.		
Date		Signature	N/A		
		Print Name and Title	N/A		
	[An individual signing on b	ehalf of a partnership or corporation must in-	dicate position or relationship to debtor.]		
O_continuation sheets attached					
Per	nalty for making a false statemen	et: Fine of up to \$500,000 or imprisonment for u	p to 5 years, or both. 18 U.S.C. §§ 152 and 3571		
DECL	ARATION AND SIGNATUR	RE OF NON-ATTORNEY BANKRUPTCY	PETITION PREPARER (See 11 U.S.C. § 110)		
compensation and 1 342(b); and, (3) if r	have provided the debtor with rules or guidelines have been p have given the debtor notice of	a copy of this document and the notices and promulgated pursuant to 11 U.S.C. § 110(h) s	11 U.S.C. § 110; (2) I prepared this document for information required under 11 U.S.C. §§ 110(b), 110(h), and etting a maximum fee for services chargeable by bankruptcy document for filing for a debtor or accepting any fee from		
N/A		N/A			
Printed or Typed 1	Name and Title, if any, of Ban	kruptcy Petition Preparer Social-	Security No. (Required by 11 U.S.C. § 110.)		
If the bankruptcy pe responsible person,	tition preparer is not an indiv or partner who signs this doc	idual, state the name, title (if any), address, a ument.	nd social-security number of the officer, principal,		
N/A					
Address		n in the state of			
N/A					
Signature of Bank	ruptcy Petition Preparer	Date			

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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Document

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B 201B (Form 201B) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Gary Adrianne D Debtor	Case No.		
	Chapter 13		
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE	)	
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delive	ered to the debtor the	
N/A	N/A		
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bath preparer is not an individual, stath number of the officer, principal,	te the Social Security responsible person, or	
XN/A	partner of the bankruptcy petition by 11 U.S.C. § 110.)	n preparer.) (Required	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certification I (We), the debtor(s), affirm that I (we) have received and	on of the Debtor	a) of the Bankruntov	
Code.	1 3 3 12(	o, or me Bankruptey	
Adrianne D Gary	& Chang Nay	03/16/2015	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X N/A		
	Signature of Joint Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.